

**IN THE CLAIMS**

Please amend the claims as follows:

15. (Twice Amended) A method of processing an electronic check, comprising:  
receiving an electronic check encrypted using a one-time pad at a business;  
transmitting an encrypted first copy of said electronic check to a payor's bank and an  
encrypted second copy of said electronic check to a payee's bank;  
decoding said encrypted first copy of said electronic check at said payor's bank using a copy  
of said one-time pad;  
authenticating said electronic check;  
transmitting said encrypted first copy of said electronic check over an unsecure  
communication link to a clearinghouse with a payment authorization;  
transmitting said encrypted second copy of said electronic check over an unsecure  
communication link to said clearinghouse;  
comparing said encrypted first copy of said electronic check that has been transmitted over  
an unsecure communication link to said encrypted second copy of said electronic check that has been  
transmitted over an unsecure communication link; and  
responsive to determining that said encrypted first copy of said electronic check matches said  
encrypted second copy of said electronic check and that the payment authorization has been received,  
processing a transaction transferring funds from said payor's bank to said payee's bank.
16. (Canceled)
17. (Canceled)
18. (Not elected) A method of securing transmission of a global transponder location,  
comprising:  
receiving a request packet via a cellular communications link to said global transponder,